

IN RE:

MICHAEL SCOTT SKINNER  
ALICIA KAY SKINNER  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:13-10049 TPA

Chapter 13

Document No.: 127

ORDER OF COURT

AND NOW, this 13th day of September, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2) The debtor, Husband, Michael Scott Skinner, is entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code. Joint Debtor, *Alicia Kay Skinner, does not* receive a discharge.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE

vas

In re:  
Michael Scott Skinner  
Alicia Kay Skinner  
Debtors

Case No. 13-10049-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db +Michael Scott Skinner, P.O. Box 10034, Erie, PA 16514-0034  
 jdb +Alicia Kay Skinner, 8559 Kirsch Road, Erie, PA 16510-5011  
 sp +Catherine Doyle Moody, Frontier Place, 1536 West Sixth Street, Erie, PA 16505  
 sp +The Family Law Group, LLC, 1536 West 6th Street, Erie, PA 16505  
 13547802 +ACL, P.O. Box 64845, Baltimore, MD 21264-4845  
 13547803 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419  
 13557330 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
 13568298 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
 13547807 +CCB Credit Services, 5300 S. 6th St., Springfield, IL 62703-5184  
 13547809 +CMI Community Medicine, c/o Convergent Healthcare Rec., 124 SW Adams St., Ste. 215, Peoria, IL 61602-2321  
 13625981 +CMI-Community Medicine, Convergent Healthcare Recoveries, P.O. Box 1289, Peoria, IL 61654-1289  
 13547808 +Citibank, Attn: Bankruptcy Dept., 701 E. 60th Street North, Sioux Falls, SD 57104-0493  
 13547801 Client Services Inc., Saint Charles, MO 63301-3236  
 13547810 +Computer Credit Inc., Claim Dept. 072657, 640 W Fourth St. P.O. Box 5238, Winston Salem, NC 27113-5238  
 13593200 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 13547814 +First Premier, P.O. Box 5524, Sioux Falls, SD 57117-5524  
 13547816 +Hertel and Brown PT, 1337 W. 6th St., Erie, PA 16505-2503  
 13547817 +Howard Hanna Mortgage Services, 119 Gamma Dr., Pittsburgh, PA 15238-2902  
 13593911 +M&T Bank, c/o Margaret Gairo, Esquire, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060  
 13547818 +M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063  
 13547820 #+Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425  
 13547821 +Sears CBSD, P.O. Box 6282, Sioux Falls, SD 57117-6282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13547804 +E-mail/Text: notices@burt-law.com Sep 14 2018 01:40:37 Brit J. Suttell, Esquire, 1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5601  
 13547805 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:45:30 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13547806 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:45:46 Capital One Bank, P. O. Box 30285, Salt Lake City, UT 84130-0285  
 13581465 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:46:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13547811 +E-mail/Text: abovay@creditmanagementcompany.com Sep 14 2018 01:40:22 Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956  
 13547812 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:55 Erie Federal Credit Union, 1959 E. 36th St., Erie, PA 16510-2663  
 13554873 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:55 Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845  
 13547813 +E-mail/Text: collections@widgetfinancial.com Sep 14 2018 01:40:09 Erie General Electric, Federal Credit Union, 2154 E. Lake Road, Erie, PA 16511-1140  
 13547815 +E-mail/PDF: gecscedi@recoverycorp.com Sep 14 2018 01:45:46 GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076-9106  
 13593565 E-mail/Text: camanagement@mtb.com Sep 14 2018 01:39:51 M&T Bank, P.O. Box 1288, Buffalo, NY 14240  
 13547819 +E-mail/Text: egssupportservices@alorica.com Sep 14 2018 01:40:17 NCO Financial Systems, 4740 Baxter Rd., Virginia Beach, VA 23462-4484  
 13643217 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 14 2018 01:58:57 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
 13642352 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 14 2018 01:58:57 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13567356 +E-mail/Text: csidl@sbcglobal.net Sep 14 2018 01:40:23 Premier Bankcard/Charter, POB 2208, Vacaville, CA 95696-8208  
 13547822 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 14 2018 01:40:07 U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
 13547823 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 14 2018 01:40:28 UPMC Hamot, 201 State Street, Erie, PA 16550-0001

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
 cr M&T Bank  
 cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

District/off: 0315-1

User: culy  
Form ID: pdf900

Page 2 of 2  
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13555525 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor M&T Bank andygornall@latouflawfirm.com  
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Celine P. DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Kevin T. McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mwc-law.com  
Michael S. Jan Janin on behalf of Joint Debtor Alicia Kay Skinner mjanjanin@quinnfirm.com, knotttingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;myers@quinnfirm.com;mtrayer@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Michael Scott Skinner mjanjanin@quinnfirm.com, knotttingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;myers@quinnfirm.com;mtrayer@quinnfirm.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedwpa.com

TOTAL: 13